

SERFF Tracking Number: IASL-128014227 State: Arkansas  
Filing Company: American Heritage Life Insurance Company State Tracking Number:  
Company Tracking Number: AH LTC RESC RPT AR  
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other  
Product Name: American Heritage Life 2011 LTC Rescission Report  
Project Name/Number: American Heritage Life 2011 LTC Rescission Report/

## Filing at a Glance

Company: American Heritage Life Insurance Company

Product Name: American Heritage Life 2011 SERFF Tr Num: IASL-128014227 State: Arkansas

LTC Rescission Report

TOI: LTC06 Long Term Care - Other SERFF Status: Closed-Accepted State Tr Num:

For Informational Purposes

Sub-TOI: LTC06.000 Long Term Care - Other Co Tr Num: AH LTC RESC RPT State Status: Closed  
AR

Filing Type: Form

Author: Lauren Perley

Date Submitted: 01/23/2012

Reviewer(s): Donna Lambert

Disposition Date: 01/23/2012

Disposition Status: Accepted For  
Informational Purposes

Implementation Date Requested: On Approval

Implementation Date: 01/23/2012

State Filing Description:

## General Information

Project Name: American Heritage Life 2011 LTC Rescission Report

Project Number:

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 01/23/2012

State Status Changed: 01/23/2012

Deemer Date:

Created By: Lauren Perley

Submitted By: Lauren Perley

Corresponding Filing Tracking Number:

Filing Description:

In accordance with your state's Long Term Care regulations, Insurance Administrative Solutions, L.L.C. is providing you with the 2011 Long Term Care Rescission Report for American Heritage Life Insurance Company due March 1, 2012.

## Company and Contact

### Filing Contact Information

Lauren Perley,

8545 126th Avenue North, Suite 200

Lauren.Perley@iasadmin.com

727-584-0007 [Phone]

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Largo, FL 33773-1502 727-584-5613 [FAX]

### Filing Company Information

(This filing was made by a third party - insuranceadministrativesolutions)

American Heritage Life Insurance Company	CoCode: 60534	State of Domicile: Florida
1776 American Heritage Life Drive	Group Code:	Company Type:
Jacksonville, FL 32224-6688	Group Name:	State ID Number:
(904) 992-1776 ext. [Phone]	FEIN Number: 59-0781901	

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### Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Heritage Life Insurance Company	\$0.00	01/23/2012	

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Donna Lambert Informational Purposes		01/23/2012	01/23/2012

*SERFF Tracking Number:* IASL-128014227 *State:* Arkansas  
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## **Disposition**

Disposition Date: 01/23/2012

Implementation Date: 01/23/2012

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: IASL-128014227 State: Arkansas

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Accepted for Informational Purposes	Yes
Supporting Document	Application	Accepted for Informational Purposes	Yes
Supporting Document	Health - Actuarial Justification	Accepted for Informational Purposes	Yes
Supporting Document	Outline of Coverage	Accepted for Informational Purposes	Yes
Supporting Document	American Heritage Life 2011 LTC Rescission Report due March 1, 2012	Accepted for Informational Purposes	Yes
Supporting Document	Third Party Authorization Letter	Accepted for Informational Purposes	Yes

SERFF Tracking Number: IASL-128014227 State: Arkansas

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## Supporting Document Schedules

	Item Status:	Status Date:
<b>Bypassed - Item:</b> Flesch Certification	Accepted for Informational Purposes	01/23/2012
<b>Bypass Reason:</b> Not Applicable - Filing LTC Rescission Report		
<b>Comments:</b>		

	Item Status:	Status Date:
<b>Bypassed - Item:</b> Application	Accepted for Informational Purposes	01/23/2012
<b>Bypass Reason:</b> Not Applicable - Filing LTC Rescission Report		
<b>Comments:</b>		

	Item Status:	Status Date:
<b>Bypassed - Item:</b> Health - Actuarial Justification	Accepted for Informational Purposes	01/23/2012
<b>Bypass Reason:</b> Not Applicable - Filing LTC Rescission Report		
<b>Comments:</b>		

	Item Status:	Status Date:
<b>Bypassed - Item:</b> Outline of Coverage	Accepted for Informational Purposes	01/23/2012
<b>Bypass Reason:</b> Not Applicable - Filing LTC Rescission Report		
<b>Comments:</b>		

	Item Status:	Status Date:
<b>Satisfied - Item:</b> American Heritage Life 2011 LTC Rescission Report due March 1, 2012	Accepted for Informational Purposes	01/23/2012

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**Comments:**

**Attachment:**

AR Rpt.pdf

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Third Party Authorization Letter	Accepted for Informational Purposes	01/23/2012

**Comments:**

**Attachment:**

2012 01 AHLIC Authorization Letter.pdf

**RESCISSION REPORTING FORM FOR  
LONG-TERM CARE POLICIES  
FOR THE REPORTING YEAR 2011  
STATE OF ARKANSAS AND COUNTRYWIDE**

Company Name: American Heritage Life Insurance Company

Address: c/o Insurance Administrative Solutions, L.L.C.

8545 126<sup>th</sup> Avenue North, Suite 200, Largo, Florida 33773-1502

Phone Number: (877) 777-2443 ext. 2319

NAIC Number: 60534


Due: March 1 annually

Instructions:

The purpose of this form is to report all rescissions of long-term care insurance policies or certificates. Those rescissions voluntarily effectuated by an insured are not required to be included in this report. Please furnish one form per rescission.

Policy Form #	Policy and Certificate #	Name of Insured	Date of Policy Issuance	Date/s Claim/s Submitted	Date of Rescission
NONE	NONE	NONE	NONE	NONE	NONE

Detailed reason for rescission: NONE TO REPORT

  
Signature

Lauren Perley, Compliance Technician  
Name and Title

January 23, 2012  
Date





Richard D. Schaefer  
F.S.A., M.A.A.A.  
Senior Vice President and  
Chief Actuary

January 17, 2012

Ms. Darcey Shaffer, FLMI, ACS  
Compliance Manager  
Wakely and Associates, Inc.  
8545 126<sup>th</sup> Avenue North, Suite 200  
Largo, Florida 33773-1503

Re: Filing/Reporting Requirements

Dear Ms. Schaffer:

Please find the enclosed letter that you requested, which authorizes Insurance Administrative Solutions, LLC as successor to "Wakely and Associates, Inc. to file on behalf of American Heritage Life Insurance Company, policy forms, rate filings and reports with the State Departments of Insurance."

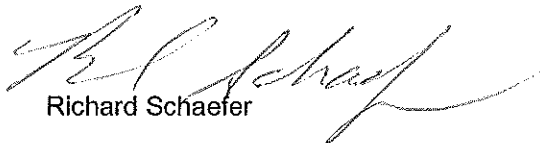
This authorization is provided as required by the Asset Purchase Agreement ("Agreement") entered into by American Heritage Life Insurance Company ("American Heritage") and Mutual of Omaha Insurance Company ("Mutual") on March 17, 2000. The Agreement requires, *inter alia*, American Heritage to cooperate with Mutual in Mutual's effort to obtain rate increases and provides, in relevant part, as follows:

Section 5.14. Cooperation with Rate Filings. From and after the Closing Date, the Seller agrees to use its reasonable best efforts to take, or cause to be taken, reasonable actions to cooperate with the Purchaser in any action reasonably necessary to be taken by the Purchaser in its efforts to obtain a rate increase or rate adjustment with respect to the Insurance Contracts from any Governmental Entity...

This authorization is provided by American Heritage to Insurance Administrative Solutions, LLC is authorized by Mutual to perform administrative services on Mutual's behalf. To the extent Insurance Administrative Solutions, LLC and/or Mutual require American Heritage's authorization to make actuarial filings, American Heritage's authorization is limited to filings and rate increases that are actuarially justified and that are in full compliance with the insurance laws of the state(s). By providing this authorization, American Heritage is neither verifying the accuracy of the filings nor accepting any responsibility or liability that results there from.

Should you have any questions regarding this letter or the scope of authority granted in the enclosed letter, please do not hesitate to contact me.

Sincerely,



Richard Schaefer